

Cycle Date: September-2014
Run Date: 12/12/2014
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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	Ratio Analysis											
Return to cover			For Charter :	N/A								
12/12/2014			Count of CU :	118								
CU Name:	N/A		Asset Range :	N/A								
Peer Group:	N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
			Count of CU in Peer Group :	N/A			Dec-2013			Sep-2014		
			Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile**	Sep-2014	PEER Avg	Percentile**	
CAPITAL ADEQUACY												
Net Worth/Total Assets		10.23	10.23	10.21	10.48	N/A	N/A	10.55	N/A	N/A		
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		10.25	10.24	10.22	10.49	N/A	N/A	10.55	N/A	N/A		
Total Delinquent Loans / Net Worth ³		7.95	7.35	6.48	6.10	N/A	N/A	6.01	N/A	N/A		
Solvency Evaluation (Estimated)		111.88	112.00	111.90	111.75	N/A	N/A	112.02	N/A	N/A		
Classified Assets (Estimated) / Net Worth		7.00	6.40	7.11	5.94	N/A	N/A	5.76	N/A	N/A		
ASSET QUALITY												
Delinquent Loans / Total Loans ³		1.31	1.27	1.14	1.05	N/A	N/A	1.01	N/A	N/A		
* Net Charge-Offs / Average Loans		1.04	0.89	0.78	0.90	N/A	N/A	0.56	N/A	N/A		
Fair (Market) HTM Invest Value/Book Value HTM Invest.		101.35	101.29	100.89	100.78	N/A	N/A	101.91	N/A	N/A		
Accum Unreal G/L On AFS/Cost Of AFS		0.38	1.26	1.31	-0.94	N/A	N/A	-0.33	N/A	N/A		
Delinquent Loans / Assets ³		0.81	0.75	0.66	0.64	N/A	N/A	0.63	N/A	N/A		
EARNINGS												
* Return On Average Assets		0.42	0.56	0.56	0.50	N/A	N/A	0.53	N/A	N/A		
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²		0.64	0.77	0.64	0.56	N/A	N/A	0.53	N/A	N/A		
* Gross Income/Average Assets		6.41	6.03	5.91	5.57	N/A	N/A	5.42	N/A	N/A		
* Yield on Average Loans		6.21	5.84	5.53	5.09	N/A	N/A	4.79	N/A	N/A		
* Yield on Average Investments		1.91	1.61	1.32	1.21	N/A	N/A	1.30	N/A	N/A		
* Fee & Other Op.Income / Avg. Assets		1.90	1.94	2.20	2.13	N/A	N/A	2.05	N/A	N/A		
* Cost of Funds / Avg. Assets		1.29	0.99	0.78	0.60	N/A	N/A	0.54	N/A	N/A		
* Net Margin / Avg. Assets		5.11	5.05	5.13	4.97	N/A	N/A	4.88	N/A	N/A		
* Operating Exp./ Avg. Assets		3.99	3.97	4.02	4.08	N/A	N/A	3.99	N/A	N/A		
* Provision For Loan & Lease Losses / Average Assets		0.68	0.51	0.55	0.43	N/A	N/A	0.36	N/A	N/A		
* Net Interest Margin/Avg. Assets		3.22	3.10	2.93	2.84	N/A	N/A	2.84	N/A	N/A		
Operating Exp./Gross Income		62.27	65.84	68.02	73.24	N/A	N/A	73.67	N/A	N/A		
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹		3.11	3.04	2.91	3.13	N/A	N/A	3.08	N/A	N/A		
* Net Operating Exp. /Avg. Assets		2.86	2.85	2.88	3.05	N/A	N/A	3.01	N/A	N/A		
ASSET / LIABILITY MANAGEMENT												
Net Long-Term Assets / Total Assets		31.94	31.80	30.20	34.56	N/A	N/A	32.68	N/A	N/A		
Reg. Shares / Total Shares & Borrowings		25.05	26.22	27.74	29.46	N/A	N/A	30.98	N/A	N/A		
Total Loans / Total Shares		72.20	69.47	67.43	70.26	N/A	N/A	72.48	N/A	N/A		
Total Loans / Total Assets		61.94	59.44	58.02	61.04	N/A	N/A	62.65	N/A	N/A		
Cash + Short-Term Investments / Assets		14.19	14.14	15.37	12.05	N/A	N/A	10.39	N/A	N/A		
Total Shares, Dep. & Borr. / Earning Assets		94.02	93.77	94.68	94.86	N/A	N/A	94.30	N/A	N/A		
Reg Shares + Share Drafts / Total Shares & Borr.		39.19	41.22	43.05	45.21	N/A	N/A	47.05	N/A	N/A		

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
12/12/2014	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Sep-2014
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.86
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	6.75	4.21	5.58	4.63
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73	0.85
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.83
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.83
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.68	2.01
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	6.92	7.89	11.92
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	1.22
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	3.43
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	4.90
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	3.86
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	35.53	29.51	12.75
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.00	0.25
Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	109.86	97.38	95.84
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.14	1.33	1.04
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.28	0.89	0.93	0.90	1.45
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	0.79
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.34
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.74	3.67	0.93	0.15	0.00
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.78	11.56
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	56.65	8.20	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.51	2.90	1.72
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.96	1.10	0.97
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.63	20.15
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.25	2.20
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.02
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.58
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.21
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.18
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.89	0.70	0.50	0.30
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	0.99
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	1.13	1.10	0.14
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.20	0.65	0.83	5.18	0.17
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	18.93
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.71
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.48
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.27
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.77
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.07
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	41.86	47.53
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.42
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	26.93	26.92	26.20
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.69	33.15	22.87
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.99	68.93	61.60
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.29
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.74
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.72	2.16	2.18
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.85	158.14
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.79
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.83
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
3. Supplemental Ratios					

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

			Liabilities, Shares & Equity						
			For Charter : N/A						
Return to cover			Count of CU : 118						
12/12/2014			Asset Range : N/A						
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	301,012,245	307,428,402	2.1	249,528,237	-18.8	186,153,182	-25.4	193,548,243	4.0
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	10,100,000	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	N/A		N/A		N/A		0	
Accrued Dividends and Interest Payable	12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3	10,402,715	-16.2
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	149,147,429	19.4
TOTAL LIABILITIES	392,058,925	430,218,268	9.7	403,920,217	-6.1	323,465,403	-19.9	363,198,387	12.3
SHARES AND DEPOSITS									
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,625,271,646	4.9
Regular Shares	2,171,932,429	2,395,286,330	10.3	2,664,584,488	11.2	2,899,157,457	8.8	3,132,284,550	8.0
Money Market Shares	1,869,137,975	2,037,552,033	9.0	2,255,027,127	10.7	2,366,918,208	5.0	2,411,276,199	1.9
Share Certificates	2,105,289,792	2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,083,707	-5.8	1,728,034,854	-4.6
IRA/KEOGH Accounts	978,897,117	1,001,584,272	2.3	1,016,082,056	1.4	993,465,335	-2.2	967,569,977	-2.6
All Other Shares ¹	17,738,892	17,469,446	-1.5	24,180,561	38.4	27,591,787	14.1	37,365,869	35.4
Non-Member Deposits	1,586,183	1,923,763	21.3	3,040,300	58.0	7,098,593	133.5	16,198,875	128.2
TOTAL SHARES AND DEPOSITS	8,371,017,917	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,322	3.2	9,918,001,970	2.7
EQUITY:									
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	759,022,921	4.2
Regular Reserves	244,488,168	228,081,021	-6.7	210,138,422	-7.9	213,462,339	1.6	213,668,987	0.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	276,196,788	200,741,875	-27.3	217,309,394	8.3	222,857,943	2.6	228,848,992	2.7
Equity Acquired in Merger	129,385	129,385	0.0	240,651	86.0	315,438	31.1	839,126	166.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	5,689,836	23,188,786	307.5	24,249,421	4.6	-17,714,259	-173.1	-6,137,788	65.4
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	12,239	N/A	0	-100.0
Other Comprehensive Income	-8,771,062	-18,321,074	-108.9	-22,456,995	-22.6	-13,738,185	38.8	-13,110,521	4.6
Net Income	0	0	N/A	0	N/A	0	N/A	8,217,558	N/A
EQUITY TOTAL	994,133,321	1,059,372,156	6.6	1,113,695,590	5.1	1,134,874,684	1.9	1,192,537,755	5.1
TOTAL SHARES & EQUITY	9,365,151,238	9,886,483,215	5.6	10,469,788,555	5.9	10,789,821,006	3.1	11,110,539,725	3.0
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,473,738,112	3.2
NCUA INSURED SAVINGS ²									
Uninsured Shares	293,733,304	310,903,537	5.8	360,205,121	15.9	404,845,427	12.4	413,167,102	2.1
Uninsured Non-Member Deposits	441,682	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.2	4,820,827	240.9
Total Uninsured Shares & Deposits	294,174,986	312,160,345	6.1	361,206,289	15.7	406,259,378	12.5	417,987,929	2.9
Insured Shares & Deposits	8,076,842,931	8,514,950,714	5.4	8,994,886,676	5.6	9,248,686,944	2.8	9,500,014,041	2.7
TOTAL NET WORTH	998,638,615	1,055,928,512	5.7	1,110,714,684	5.2	1,165,116,409	4.9	1,210,597,584	3.9
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
								5. LiabShEquity	

			Income Statement						
Return to cover			For Charter : N/A						
12/12/2014			Count of CU : 118						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						

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[illegible]

[illegible]

[illegible]

[illegible]

		Real Estate Loan Information 2											
Return to cover			For Charter : N/A										
12/12/2014			Count of CU : 118										
CU Name: N/A			Asset Range : N/A										
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
		Count of CU in Peer Group : N/A											
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg			
* OTHER REAL ESTATE (Granted)													
* Closed End Fixed Rate		50,219,204	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5	51,145,738	8.0			
* Closed End Adjustable Rate		1,909,946	3,333,251	74.5	1,032,272	-69.0	219,532	-78.7	3,044,713	1,749.2			
* Open End Adjustable Rate (HELOC)		134,066,286	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2	134,433,938	11.7			
* Open End Fixed Rate and Other		3,644,285	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1	1,635,205	17.0			
* TOTAL OTHER REAL ESTATE GRANTED		189,839,721	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9	190,259,594	12.4			
* TOTAL RE (FIRST AND OTHER) GRANTED		1,339,755,523	1,173,540,849	-12.4	1,816,278,190	54.8	1,438,152,906	-20.8	811,724,810	-24.7			
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		38.67	32.78	-15.2	43.69	33.3	33.15	-24.1	22.87	-31.0			
RE LOANS SOLD/SERVICED													
* First Mortgage R.E. Loans Sold		750,482,209	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0	382,840,857	-38.9			
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		65.26	64.68	-0.9	71.99	11.3	68.93	-4.3	61.60	-10.6			
AMT of Mortgage Servicing Rights		9,335,682	12,120,737	29.8	19,118,028	57.7	25,185,309	31.7	26,439,579	5.0			
Outstanding RE Loans Sold But Serviced		1,554,919,924	1,855,548,941	19.3	2,335,297,352	25.9	2,682,648,060	14.9	2,808,041,307	4.7			
% (Mortgage Servicing Rights / Net Worth)		0.93	1.15	22.8	1.72	49.9	2.16	25.6	2.18	1.0			
MISC. RE LOAN INFORMATION													
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,105,721,686	1,093,481,155	-1.1	1,092,911,659	-0.1	1,146,548,933	4.9	1,206,512,417	5.2			
R.E. Lns also Mem. Bus. Lns		210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	284,623,824	4.6			
REVERSE MORTGAGES													
Federally Insured Home Equity Conversion Mortgage (HECM)		0	0	N/A	0	N/A	0	N/A	0	N/A			
Proprietary Reverse Mortgage Products		0	0	N/A	0	N/A	0	N/A	0	N/A			
Total Reverse Mortgages		0	0	N/A	0	N/A	0	N/A	0	N/A			
RE LOAN TDRS OUTSTANDING													
TDR First Mortgage RE Loans		N/A	N/A		51,906,295		48,954,390	-5.7	47,769,965	-2.4			
TDR Other RE Loans		N/A	N/A		7,705,228		3,820,262	-50.4	3,802,635	-0.5			
Total TDR First and Other RE Loans		N/A	N/A		59,611,523		52,774,652	-11.5	51,572,600	-2.3			
TDR RE Loans Also Reported as Business Loans		N/A	N/A		2,267,891		3,714,439	63.8	4,402,870	18.5			
REAL ESTATE LOAN DELINQUENCY													
R.E. LOANS DELINQUENT > =60 Days ¹													
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	16,904,623	-18.6			
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,263,057	65.3			
Other R.E. Fixed Rate		4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,054,186	-58.0			
Other R.E. Adj. Rate		3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	2,106,974	8.8			
TOTAL DEL R.E. DELINQUENT >= 60 Days		41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	30,328,840	-8.7			
DELINQUENT 30 to 59 Days													
First Mortgage		42,619,780	43,054,182	1.0	34,636,421	-19.6	45,992,736	32.8	17,660,871	-61.6			
Other		8,900,334	9,566,009	7.5	9,425,144	-1.5	8,385,694	-11.0	5,831,284	-30.5			
TOTAL DEL RE 30 to 59 Days		51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	23,492,155	-56.8			
TOTAL DEL R.E. LOANS >= 30 Days		93,145,441	91,808,265	-1.4	71,456,730	-22.2	87,582,053	22.6	53,820,995	-38.5			
RE LOAN DELINQUENCY RATIOS													
% R.E. LOANS DQ >= 30 Days		3.22	3.19	-0.9	2.51	-21.5	2.90	15.6	1.72	-40.8			
% R.E. LOANS DQ >= 60 Days		1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	0.97	-12.0			
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days													
TDR First Mortgage RE Loans Delinquent >= 60 Days		N/A	N/A		4,100,664		9,258,701	125.8	5,484,265	-40.8			
TDR Other RE Loans Delinquent >= 60 Days		N/A	N/A		685,667		649,866	-5.2	477,781	-26.5			
Total TDR First and Other RE Loans Delinquent >= 60 Days		N/A	N/A		4,786,331		9,908,567	107.0	5,962,046	-39.8			
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE		N/A	N/A		8.03		18.78	133.8	11.56	-38.4			
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days		N/A	N/A		1,284,800		304,729	-76.3	0	-100.0			
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans		N/A	N/A		56.65		8.20	-85.5	0.00	-100.0			
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:													
* Total 1st Mortgage Lns Charged Off		4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	3,492,363	-69.5			
* Total 1st Mortgage Lns Recovered		59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	478,403	-43.6			
* NET 1st MORTGAGE LN C/Os		4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426	145.5	3,013,960	-71.6			
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.18	-73.1			
* Total Other RE Lns Charged Off		7,712,075	8,140,692	5.6	6,547,761	-19.6	4,843,848	-26.0	2,381,324	-34.5			
* Total Other RE Lns Recovered		427,267	397,418	-7.0	661,532	66.5	677,853	2.5	448,860	-11.7			
* NET OTHER RE LN C/Os		7,284,808	7,743,274	6.3	5,886,229	-24.0	4,165,995	-29.2	1,932,464	-38.2			
** %Net Charge Offs Other RE Loans / Avg Other RE Loans		0.80	0.89	11.1	0.70	-21.1	0.50	-28.4	0.30	-40.0			
* Amounts are year-to-date and the related % change ratios are annualized.													
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)													
# Means the number is too large to display in the cell													
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.													
													12. RELOANS

Member Business Loan Information									
Return to cover									
12/12/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	301,509,852	7.8
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	28,555,156	-17.2
Total Business Loans (NMBLB) ¹	258,593,750	303,619,391	17.4	321,258,541	5.8	314,214,305	-2.2	330,065,008	5.0
Unfunded Commitments ¹	9,675,211	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5	12,601,377	88.7
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS ¹	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	317,463,631	3.2
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.55	2.84	11.4	2.88	1.2	2.77	-3.8	2.77	0.0
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,793	2.9
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	190	19.5	190	0.0	159	-16.3	153	-3.8
Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	1,946	2.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	6,530,652	-15.3
Farmland	N/A	1,556,176		1,515,323	-2.6	1,571,929	3.7	1,379,708	-12.2
Non-Farm Residential Property	N/A	88,212,382		101,757,601	15.4	104,953,139	3.1	109,578,850	4.4
Owner Occupied, Non-Farm, Non-Residential Property	N/A	85,314,865		83,383,184	-2.3	78,599,018	-5.7	82,600,659	5.1
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	78,736,508		78,602,248	-0.2	84,682,429	7.7	93,013,576	9.8
Total Real Estate Secured Business Loans	N/A	260,196,118		270,109,974	3.8	277,520,730	2.7	293,103,445	5.6
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	224,486		218,157	-2.8	364,627	67.1	455,867	25.0
Commercial and Industrial Loans	N/A	40,262,239		49,386,999	22.7	34,144,104	-30.9	34,166,546	0.1
Unsecured Business Loans	N/A	1,033,610		981,695	-5.0	848,316	-13.6	822,441	-3.1
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	1,902,938		561,716	-70.5	1,336,528	137.9	1,516,709	13.5
Total Non-Real Estate Secured Business Loans	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3	36,961,563	0.7
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	21	-19.2
Number - Farmland	N/A	5		6	20.0	8	33.3	6	-25.0
Number - Non-Farm Residential Property	N/A	784		835	6.5	816	-2.3	876	7.4
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	197		205	4.1	252	22.9	217	-13.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	235		219	-6.8	232	5.9	258	11.2
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3	1,378	3.3
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6	-45.5	16	166.7	22	37.5
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	270	-5.9
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	30	11.1
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	246	3.8
Total Number of Non-Real Estate Secured Business Loans	N/A	612		578	-5.6	567	-1.9	568	0.2
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3	55,861,319	-26.2
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	4,500,000	-39.6
DELINQUENCY - MEMBER BUSINESS LOANS ²									
30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	3,297,265	-57.7
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4	9,718,468	195.5
180 to 359 Days Delinquent	528,457	4,094,976	674.9	1,516,255	-63.0	2,847,290	87.8	1,988,708	-30.2
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	554,627	-65.3
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	12,261,803	58.5
MBL DELINQUENCY RATIOS									
% MBL > = 30 Days Delinquent	3.30	5.01	51.9	6.23	24.5	5.05	-19.0	4.90	-2.9
% MBL > = 60 Days Delinquent (Reportable delinquency)	2.18	3.84	76.3	3.60	-6.0	2.51	-30.2	3.86	53.6
MBL CHARGE-OFFS AND RECOVERIES:									
* Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	-45.0	16,544,315	545.0	1,249,821	-89.9
* Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	844,199	142.8
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		0		0	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	284,623,824	4.6
Construction & Development Loans Meeting 723.3(a)	5,810,062	6,151,753	5.9	4631002	-24.7	7,042,165	52.1	1,470,702	-79.1
Number of Construction & Development Loans - 723(a)	12	14	16.7	13	-7.1	23	76.9	6	-73.9
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480	144.0	1,099,541	-40.6	1,027,708	-6.5	1,138,248	10.8
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71	-68.3	26	-63.4	36	38.5	39	8.3
Agricultural Related (NMBLB) ¹	120,508	1,780,662	1,377.6	1,733,480	-2.6	1,936,556	11.7	1,835,575	-5.2
Number of Outstanding Agricultural Related Loans	5	16	220.0	12	-25.0	24	100.0	28	16.7
* Business Loans and Participations Sold	3,236,775	5,197,400	60.6	3,269,986	-37.1	1,449,204	-55.7	854,996	-21.3
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6	3,931,324	-28.8
Number of SBA Loans Outstanding	41	63	53.7	53	-15.9	40	-24.5	20	-50.0
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.									
This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Other Investment Information																
Return to cover			For Charter :	N/A													
12/12/2014			Count of CU :	118													
CU Name:	N/A		Asset Range :	N/A													
Peer Group:	N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
			Count of CU in Peer Group :	N/A													
			Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg						
INVESTMENT SUMMARY:																	
NCUA Guaranteed Notes (included in US Gov't Obligations)			12,591,274	23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7	26,731,163	-8.8						
Total FDIC-Issued Guaranteed Notes			N/A	50,000		5,000	-90.0	0	-100.0	0	N/A						
All Other US Government Obligations			N/A	61,156,480		64,363,364	5.2	102,225,315	58.8	66,649,390	-34.8						
TOTAL U.S. GOVERNMENT OBLIGATIONS			107,537,224	84,960,368	-21.0	99,989,067	17.7	131,537,900	31.6	93,380,553	-29.0						
Agency/GSE Debt Instruments (not backed by mortgages)			834,823,689	929,141,922	11.3	891,482,742	-4.1	903,593,825	1.4	898,833,302	-0.5						
Agency/GSE Mortgage-Backed Securities			648,695,247	958,550,052	47.8	995,713,210	3.9	936,059,535	-6.0	974,480,740	4.1						
TOTAL FEDERAL AGENCY SECURITIES			1,483,518,936	1,887,691,974	27.2	1,887,195,952	0.0	1,839,653,360	-2.5	1,873,314,042	1.8						
Securities Issued by States and Political Subdivision in the U.S.			N/A	10,926,890		11,720,048	7.3	12,965,820	10.6	8,597,416	-33.7						
Privately Issued Mortgage-Related Securities			2,533,702	12,595,154	397.1	9,321,767	-26.0	0	-100.0	114	N/A						
Privately Issued Securities (FCUs only)			0	0	N/A	0	N/A	0	N/A	0	N/A						
Privately Issued Mortgage-Backed Securities (FISCUs Only)			6,668,006	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	1,447,795	-46.8						
TOTAL OTHER MORTGAGE-BACKED SECURITIES			9,201,708	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1	1,447,909	-46.8						
Mutual Funds			26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	29,329,386	-0.7						
Common Trusts			1,085,839	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	3,514,116	-1.5						
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS			27,897,090	30,450,888	9.2	30,348,241	-0.3	33,110,971	9.1	32,843,502	-0.8						
Bank Issued FDIC-Guaranteed Bonds			N/A	0		0	N/A	0	N/A	0	N/A						
MORTGAGE RELATED SECURITIES:																	
Collateralized Mortgage Obligations			253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	347,901,990	-0.7						
Commercial Mortgage Backed Securities			33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	51,425,488	-6.8						
OTHER INVESTMENT INFORMATION:																	
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas			0	0	N/A	0	N/A	0	N/A	0	N/A						
Non-Mortgage Related Securities With Maturities > 3 Yrs																	
Without Embedded Options or Complex Coupon Formulas			0	0	N/A	0	N/A	0	N/A	0	N/A						
Securities per 703.12(b)			0	0	N/A	0	N/A	0	N/A	0	N/A						
Deposits/Shares per 703.10(a)			0	0	N/A	0	N/A	0	N/A	0	N/A						
Market Value of Investments Purchased Under Investment Pilot Program (703.19)			0	0	N/A	0	N/A	0	N/A	0	N/A						
Fair Value of Total Investments			3,181,323,843	3,611,104,483	13.5	3,837,870,621	6.3	3,591,674,369	-6.4	3,547,692,986	-1.2						
Investment Repurchase Agreements			136,621	0	-100.0	0	N/A	0	N/A	0	N/A						
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage			0	0	N/A	0	N/A	0	N/A	10,059,770	N/A						
Cash on Deposit in Corporate Credit Unions			309,919,137	167,120,029	-46.1	149,005,809	-10.8	118,296,338	-20.6	100,897,025	-14.7						
Cash on Deposit in Other Financial Institutions			241,999,733	451,634,466	86.6	607,131,227	34.4	500,859,070	-17.5	499,063,008	-0.4						
CUSO INFORMATION																	
Value of Investments in CUSO			17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	42,579,159	4.7						
CUSO loans			6,876,501	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	2,470,832	508.2						
Aggregate cash outlays in CUSO			7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	23,708,113	6.9						
WHOLLY OWNED CUSO INFORMATION																	
Total Assets of Wholly Owned CUSOs			14,860,564	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.5	69,208,115	63.9						
Total Capital of Wholly Owned CUSOs			9,852,313	10,769,406	9.3	25,573,553	137.5	37,985,917	48.5	29,836,154	-21.5						
Net Income/Loss of Wholly Owned CUSOs			-142,798	872,361	710.9	4,618,791	429.5	3,859,511	-16.4	15,105	-99.6						
Total Loans of Wholly Owned CUSOs			N/A	303,645		352,700	16.2	388,198	10.1	2,456,509	532.8						
Total Delinquency of Wholly Owned CUSOs			0	13,969	N/A	35,299	152.7	17,033	-51.7	20,726	21.7						
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹			0	0	N/A	0	N/A	0	N/A	2,301,804	N/A						
Outstanding Balance of Brokered CDs and Share Certificates Purchased			191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	172,735,151	3.2						
CREDIT UNION INVESTMENT PROGRAMS																	
Mortgage Processing			16	16	0.0	16	0.0	18	12.5	20	11.1						
Approved Mortgage Seller			9	9	0.0	15	66.7	15	0.0	17	13.3						
Borrowing Repurchase Agreements			2	2	0.0	0	-100.0	0	N/A	1	N/A						
Brokered Deposits (all deposits acquired through 3rd party)			1	1	0.0	1	0.0	2	100.0	3	50.0						
Investment Pilot Program			0	0	N/A	0	N/A	0	N/A	0	N/A						
Investments Not Authorized by FCU Act (SCU only)			0	0	N/A	0	N/A	0	N/A	1	N/A						
Deposits and Shares Meeting 703.10(a)			2	2	0.0	0	-100.0	0	N/A	0	N/A						
Brokered Certificates of Deposit (investments)			21	21	0.0	28	33.3	30	7.1	31	3.3						
Charitable Donation Accounts			N/A	N/A		N/A		N/A		0							
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS																	
Securities			N/A	N/A		N/A		N/A		28,383,484							
Other Investments			N/A	N/A		N/A		N/A		4,577,453							
Other Assets			N/A	N/A		N/A		N/A		74,909,215							
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements			N/A	N/A		N/A		N/A		107,870,152							
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.																	
# Means the number is too large to display in the cell																	
																15.OtherInvnt	

	Supplemental Share Information, Off Balance Sheet, & Borrowings											
Return to cover				For Charter :	N/A							
12/12/2014				Count of CU :	118							
CU Name: N/A				Asset Range :	N/A							
Peer Group: N/A				Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :						N/A					

[illegible]

	Information Systems & Technology								
Return to cover			For Charter :	N/A					
12/12/2014			Count of CU :	118					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally					
	Count of CU in Peer Group :				N/A				
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	73	68	-6.8	66	-2.9	63	-4.5	62	-1.6
Vendor On-Line Service Bureau	45	49	8.9	47	-4.1	50	6.4	50	0.0
CU Developed In-House System	1	1	0.0	0	-100.0	0	N/A	0	N/A
Other	5	4	-20.0	4	0.0	4	0.0	5	25.0
Electronic Financial Services									
Home Banking Via Internet Website	87	89	2.3	88	-1.1	89	1.1	90	1.1
Audio Response/Phone Based	72	72	0.0	71	-1.4	70	-1.4	68	-2.9
Automatic Teller Machine (ATM)	82	82	0.0	85	3.7	85	0.0	84	-1.2
Kiosk	6	6	0.0	6	0.0	7	16.7	7	0.0
Mobile Banking	12	16	33.3	29	81.3	38	31.0	45	18.4
Other	4	4	0.0	2	-50.0	3	50.0	2	-33.3
Services Offered Electronically									
Member Application	34	36	5.9	40	11.1	39	-2.5	41	5.1
New Loan	45	44	-2.2	46	4.5	48	4.3	48	0.0
Account Balance Inquiry	89	90	1.1	90	0.0	91	1.1	91	0.0
Share Draft Orders	63	63	0.0	63	0.0	65	3.2	66	1.5
New Share Account	21	21	0.0	23	9.5	24	4.3	26	8.3
Loan Payments	84	85	1.2	82	-3.5	83	1.2	83	0.0
Account Aggregation	12	12	0.0	13	8.3	15	15.4	16	6.7
Internet Access Services	23	25	8.7	26	4.0	28	7.7	28	0.0
e-Statements	73	74	1.4	77	4.1	80	3.9	80	0.0
External Account Transfers	15	18	20.0	22	22.2	26	18.2	28	7.7
View Account History	91	92	1.1	91	-1.1	91	0.0	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	6	20.0
Merchant Processing Services	4	5	25.0	6	20.0	6	0.0	6	0.0
Remote Deposit Capture	5	6	20.0	10	66.7	14	40.0	16	14.3
Share Account Transfers	86	89	3.5	88	-1.1	89	1.1	89	0.0
Bill Payment	64	67	4.7	68	1.5	71	4.4	72	1.4
Download Account History	76	77	1.3	75	-2.6	77	2.7	78	1.3
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	2	3	50.0	3	0.0	6	100.0	11	83.3
Mobile Payments	N/A	N/A		N/A		7		15	114.3
Type of World Wide Website Address									
Informational	12	11	-8.3	11	0.0	11	0.0	11	0.0
Interactive	8	8	0.0	3	-62.5	2	-33.3	3	50.0
Transactional	80	83	3.8	86	3.6	88	2.3	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547	6.7	479,889	12.2	533,875	11.2	563,842	5.6
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	0	-100.0	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	114	0.0
									18.IS&

[Return to cover](#)

12/12/2014

CU Name: N/A

Peer Group: N/A

Graphs 1

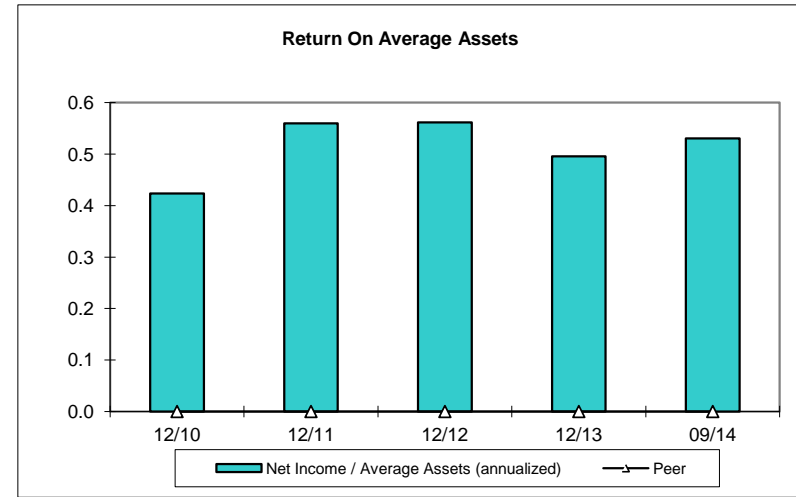
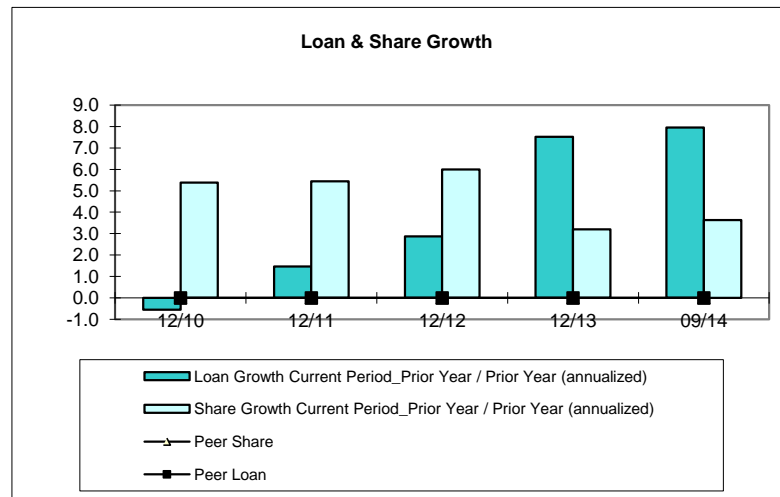
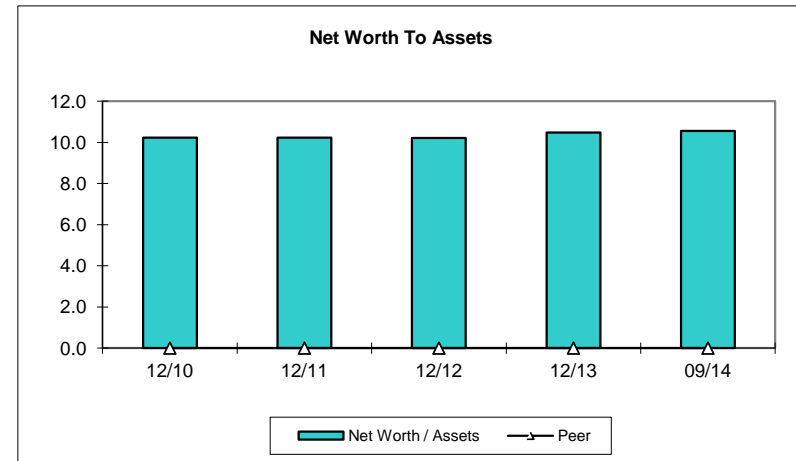
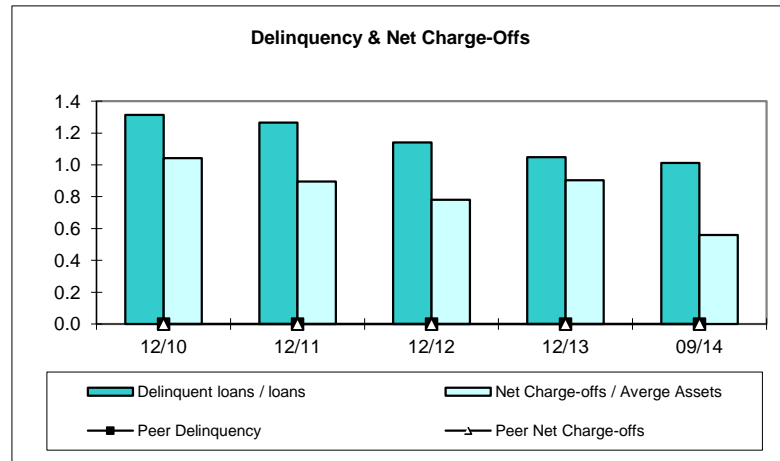
For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

12/12/2014

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

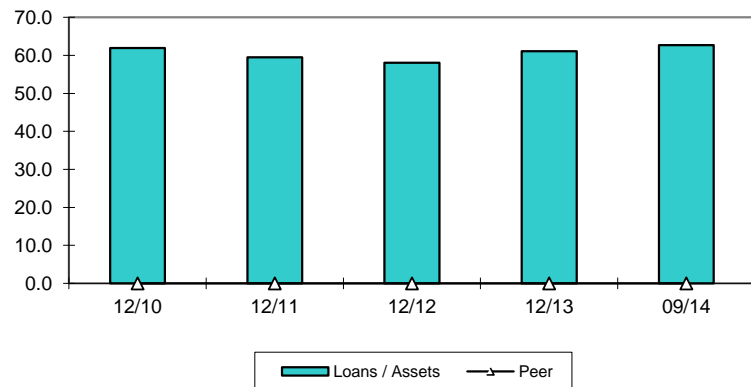
Count of CU : 118

Asset Range : N/A

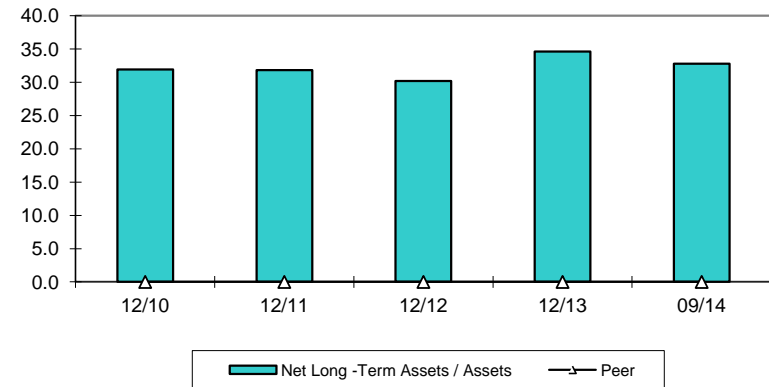
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

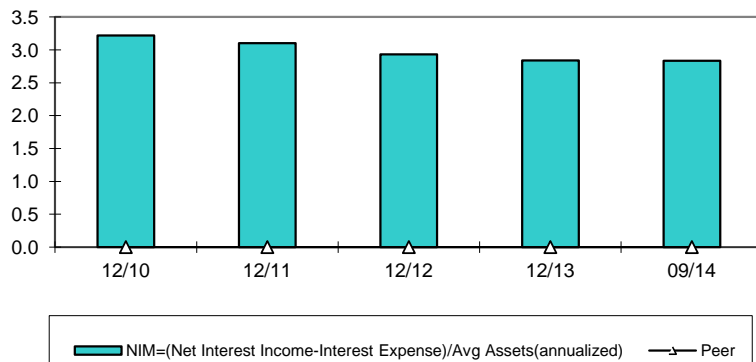
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

